



PATENT APPLICATION No.: 09/817,439
ATTORNEY DOCKET No.: 72167.000565

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/817,439 Confirmation No.: 9121
Applicant : Eric WISE, et al.
Filed : March 26, 2001
Title : SYSTEM AND METHOD FOR ESTIMATING CONDUIT
LIQUIDITY REQUIREMENTS IN ASSET BACKED
COMMERCIAL PAPER
TC/Art Unit : 3693
Examiner: : Kirsten Sachwitz Apple
Docket No. : 72167.000565
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

08/02/2007 JADD01 00000002 500206 09817439
01 FC:1806 180.00 DA

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.


This Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of \$180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

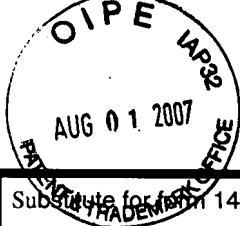
Dated: August 1, 2007

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		Examiner Name	Kirsten Sachwitz Apple
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U.S. PATENT DOCUMENTS					
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011241	08-02-2001	Nemzow	
	2.	US 2001/0011242	08-02-2001	Allex et al.	
	3.	US 2001/0018674	08-30-2001	Schein, et al.	
	4.	US 2001/0025264	09-27-2001	Deaddio et al.	
	5.	US 2001/0032217	10-18-2001	Huang	
	6.	US 2001/0042034	11-15-2001	Elliott	
	7.	US 2001/0043235	11-22-2001	Best et al.	
	8.	US 2001/0044771	11-22-2001	Usher et al.	
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	10.	US 2002/0002530	01-03-2002	May	
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	12.	US 2002/0007335	01-17-2002	Millard et al.	
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	17.	US 2002/0016819	02-07-2002	Sugimoto et al.	
	18.	US 2002/0018077	02-14-2002	Powlette	
	19.	US 2002/0022956	02-21-2002	Ukraininsky et al.	
	20.	US 2002/0023053	02-21-2002	Szoc et al.	
	21.	US 2002/0026405	02-28-2002	Haar	
	22.	US 2002/0026449	02-28-2002	Azencott	
	23.	US 2002/0026462	02-28-2002	Shotton Jr. et al.	
	24.	US 2002/0029183	03-07-2002	Vlahoplus, et al.	

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	25.	US 2002/0032644	03-14-2002	Corby et al.	
	26.	US 2002/0042767	04-11-2002	Kwan	
	27.	US 2002/0049666	04-25-2002	Reuter et al.	
	28.	US 2002/0054115	05-09-2002	Mack et al.	
	29.	US 2002/0059141 A1	05-16-2002	Davies et al	
	30.	US 2002/0065752	05-30-2002	Lewis	
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	32.	US 2002/0069157	06-06-2002	Jordan	
	33.	US 2002/0073007	06-13-2002	Ayache	
	34.	US 2002/0078253	06-20-2002	Szondy et al.	
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	48.	US 2002/0156658	10-24-2002	Selesny et al.	

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	50.	US 2002/0161853	10-31-2002	Burak et al.	
	51.	US 2002/0169707	11-14-2002	Koek et al.	
	52.	US 2002/0174043	11-21-2002	Gilbert et al.	
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	54.	US 2002/0184132	12-05-2002	Foster, Richard	
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	56.	US 2002/0194097	12-19-2002	Reitz	
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	62.	US 2003/0033212	02-13-2003	Sandhu et al.	
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	64.	US 2003/0037174	02-20-2003	Lavin et al.	
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	66.	US 2003/0066025	04-03-2003	Garner et al.	
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	68.	US 2003/0078869	04-24-2003	Williams	
	69.	US 2003/0088496	05-08-2003	Piotrowski	
	70.	US 2003/0093360	05-15-2003	May	
	71.	US 2003/0093362	05-15-2003	Tupper et al.	
	72.	US 2003/0093565	05-15-2003	Berger et al.	

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	74.	US 2003/0115122	06-19-2003	Slater et al.	
	75.	US 2003/0126063	07-03-2003	Reuter	
	76.	US 2003/0126068	07-03-2003	Hauk et al.	
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	78.	US 2003/0126117	07-03-2003	Megiddo et al.	
	79.	US 2003/0140035	07-24-2003	Burrows	
	80.	US 2003/0149653	08-07-2003	Penney	
	81.	US 2003/0154071	08-14-2003	Shreve	
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	93.	US 2004/0162775	08-19-2004	Winklevoss et al.	
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	95.	US 2004/0220885	11-04-2004	Salzmann, et al.	
	96.	US 2004/0225596	11-11-2004	Kemper, et al.	

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	97.	US 2005/0060256	03-17-2005	Peterson et al.	
	98.	US 2005/0086170	04-21-2005	Rao	
	99.	US 4169285	09-25-1979	Walker, Lloyd R.	
	100.	US 4648038	03-03-1987	Roberts et al.	
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	118.	US 5592379	01-07-1997	Finfrock et al.	
	119.	US 5649186	07-15-1997	Ferguson	
	120.	US 5675746	10-07-1997	Marshall, Paul S.	
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	121.	US 5706502	01-06-1998	Foley et al.	
	122.	US 5710889	01-20-1998	Clark et al.	
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	124.	US 5778157	07-07-1998	Oatman et al.	
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	132.	US 5890140	03-30-1999	Clark et al.	
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	144.	US 5995943	11-30-1999	Bull et al.	

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	145.	US 6006206	12-21-1999	Smith et al.	
	146.	US 6012046	01-04-2000	Lupien et al.	
	147.	US 6018714	01-25-2000	Risen Jr.	
	148.	US 6018721	01-25-2000	Aziz et al.	
	149.	US 6023280	02-08-2000	Becker et al.	
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	161.	US 6078914	06-20-2000	Redfern	
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	166.	US 6105005	08-15-2000	Fuhrer	
	167.	US 6131082	10-10-2000	Hargrave III et al.	
	168.	US 6134600	10-17-2000	Liu	

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	169.	US 6148298	11-14-2000	LaStrange et al.	
	170.	US 6173270	01-09-2001	Cristofich et al.	
	171.	US 6173276	01-09-2001	Kant et al.	
	172.	US 6178420	01-23-2001	Sassano	
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	175.	US 6226623	05-01-2001	Schein et al.	
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	180.	US 6260021	07-10-2001	Wong et al.	
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	187.	US 6282537	08-28-2001	Madnick et al.	
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	190.	US 6304858	10-16-2001	Mosler et al.	
	191.	US 6313854	11-06-2001	Gibson	
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	193.	US 6317728	11-13-2001	Kane	
	194.	US 6321212	11-20-2001	Lange	
	195.	US 6323881	11-27-2001	Broulik et al.	
	196.	US 6332163	12-18-2001	Bowman-Amuah	
	197.	US 6338055	01-08-2002	Hagmann et al.	
	198.	US 6338068	01-08-2002	Moore et al.	
	199.	US 6343287	01-29-2002	Kumar et al.	
	200.	US 6347307	02-12-2002	Sandhu et al.	
	201.	US 6349291	02-19-2002	Varma	
	202.	US 6356933	03-12-2002	Mitchell et al.	
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	205.	US 6381585	04-30-2002	Maples et al.	
	206.	US 6381586	04-30-2002	Glasserman et al.	
	207.	US 6385660	05-07-2002	Griesemer et al.	
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<p><small>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</small></p>	

Substitute for form 1449A/PTO <h2 style="text-align: center;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center;"><i>(use as many sheets as necessary)</i></p>		Application Number 09/817,439	Filing Date March 26, 2001
		First Named Inventor Eric WISE, et al.	Art Unit 3693
		Examiner Name Kirsten Sachwitz Apple	
		Attorney Docket Number 72167.000565	
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		First Named Inventor	Eric WISE, et al.
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		Examiner Name	Kirsten Sachwitz Apple
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS			
*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
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